

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Phillips *et al.*

Attorney Docket No. XTEN-1-1015

Serial No. 10/666,866

Group Art Unit: 3688

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Examiner: Darnell A. Pouncil

Title: IMMEDIATE DISCOUNTS IN CONSUMER TRANSACTIONS

Confirmation No. 8477

RESPONSE TO OFFICE ACTION

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

